

HOLDING PERIODS FOR DIFFERENT TYPES OF PROPERTY

ONE-YEAR HOLDING PERIOD

Deposits held by utilities
Refund ordered by court
Dissolutions
Property held by courts and public agencies
Proceeds of a class action lawsuit
Wages and payroll

TWO-YEAR HOLDING PERIOD

Rents
Royalties
Mineral proceeds
Proceeds from demutualization

THREE-YEAR HOLDING PERIOD

Reaching limiting age under mortality table (life insurance)
Funds owing under life or endowment insurance policy
Money or credits owed to a customer from retail business transaction
Gift certificates

*** Shares or mutual investment certificates – [EFFECTIVE 2006 REPORT]**
*** Dividends (stock or cash) – [EFFECTIVE 2006 REPORT]**
*** Stocks or other intangible ownership interests – [EFFECTIVE 2006 REPORT]**

FIVE-YEAR HOLDING PERIOD

Bank money orders

Bonds

Cashier checks

Certified checks

Checks, drafts or similar instruments

Demand, savings or matured time deposits

Fiduciary capacity

Intangibles from a safe deposit box

All other intangible property

SEVEN-YEAR HOLDING PERIOD

Express money orders or similar instruments

FIFTEEN-YEAR HOLDING PERIOD

Travelers checks